

IN THE
UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Hong M. DANG et al.

Confirmation No.: 9718

Application No.: 09/995,294

Examiner: McAllister, S.B.

Filing Date: 11/26/2001

Group Art Unit: 3627

Title: AN INTELLIGENT APPARATUS, SYSTEM AND METHOD FOR FINANCIAL DATA
COMPUTATION, REPORT REMITTANCE AND FUNDS TRANSFER OVER AN
INTERACTIVE COMMUNICATIONS NETWORK

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER FOR RESPONSE/AMENDMENT

Sir:

Transmitted herewith is/are the following in the above-identified application:

- (X) Response/Amendment () Petition to extend time to respond
() New fee as calculated below () Supplemental Declaration
(X) No additional fee
() Other: _____ (fee \$ _____)

CLAIMS AS AMENDED BY OTHER THAN A SMALL ENTITY						
(1) FOR	(2) CLAIMS REMAINING AFTER AMENDMENT	(3) NUMBER EXTRA	(4) HIGHEST NUMBER PREVIOUSLY PAID FOR	(5) PRESENT EXTRA	(6) RATE	(7) ADDITIONAL FEES
TOTAL CLAIMS	16	MINUS	20	= 0	X \$18	\$ 0
INDEP. CLAIMS	16	MINUS	16	= 0	X \$86	\$ 0
[] FIRST PRESENTATION OF A MULTIPLE DEPENDENT CLAIM					+ \$280	\$ 0
EXTENSION FEE	1ST MONTH \$110.00	2ND MONTH \$420.00	3RD MONTH \$950.00	4TH MONTH \$1480.00		\$ 0
OTHER FEES						\$
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT						\$ 0

Charge \$ 0 to Deposit Account 08-2025. At any time during the pendency of this application, please charge any fees required or credit any overpayment to Deposit Account 08-2025 pursuant to 37 CFR 1.25. Additionally please charge any fees to Deposit Account 08-2025 under 37 CFR 1.16 through 1.21 inclusive, and any other sections in Title 37 of the Code of Federal Regulations that may regulate fees. A duplicate copy of this sheet is enclosed.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Alexandria, VA 22313-1450.

Respectfully submitted,

Hong M. DANG et al.

By

Grant E. Pollack, Esq.

Attorney/Agent for Applicant(s)

Reg. No. 34,097

Date: 12/09/2004

Date of Deposit: 12/09/2004

Typed Name: Grant E. Pollack

Signature:



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors: Hong M. DANG et al. Group Art Unit: 3627
Serial No.: 09/995,294 Examiner: **McAllister, Steven B.**
Filed: 11/26/2001 Confirmation No.: 9718
Title: **AN INTELLIGENT APPARATUS, SYSTEM AND METHOD FOR
FINANCIAL DATA COMPUTATION, REPORT REMITTANCE
AND FUNDS TRANSFER OVER AN INTERACTIVE
COMMUNICATIONS NETWORK**
Atty. Docket: 100111405-2

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants submit this Amendment in response to the Office Action dated September 9, 2004. Reconsideration of this Application is respectfully requested.

The **Amendments To The Claims** begin on page 2.

The **Remarks** begin on page 23.